

CITIZENS ADVICE JERSEY | Annual Report 2016

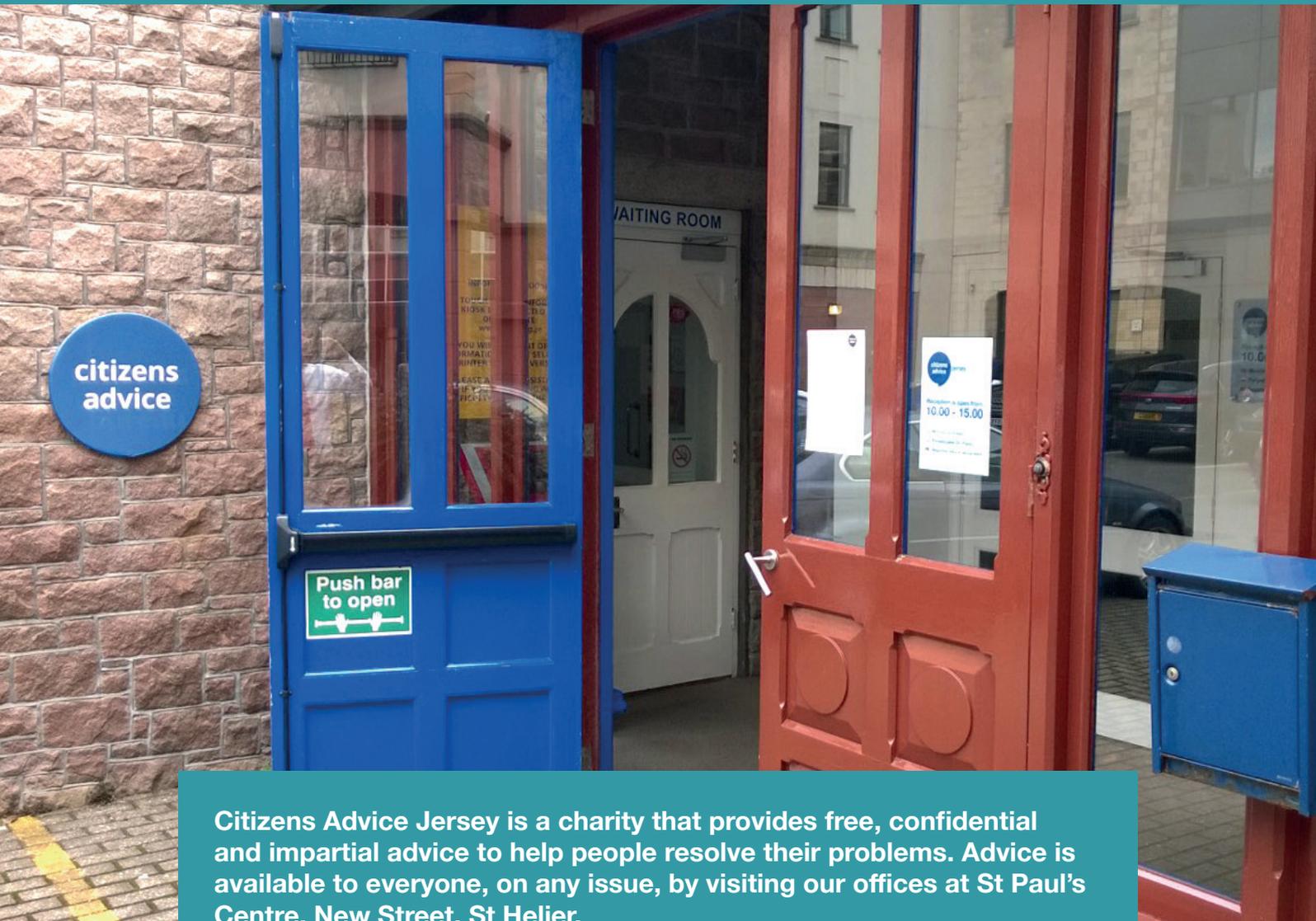
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|--|--|---|---|---|
|  Consumer Protection |  Crime & Violence |  Family Law |  Health & Care Services |  Land & Property |
|  General | | |  Legal Aid & Courts |  Motoring & Traffic |
|  Business Law |  Death & Bereavement |  Employment Law |  Money & Debt | |

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P. 3 INTRODUCTION



Citizens Advice Jersey is a charity that provides free, confidential and impartial advice to help people resolve their problems. Advice is available to everyone, on any issue, by visiting our offices at St Paul's Centre, New Street, St Helier.

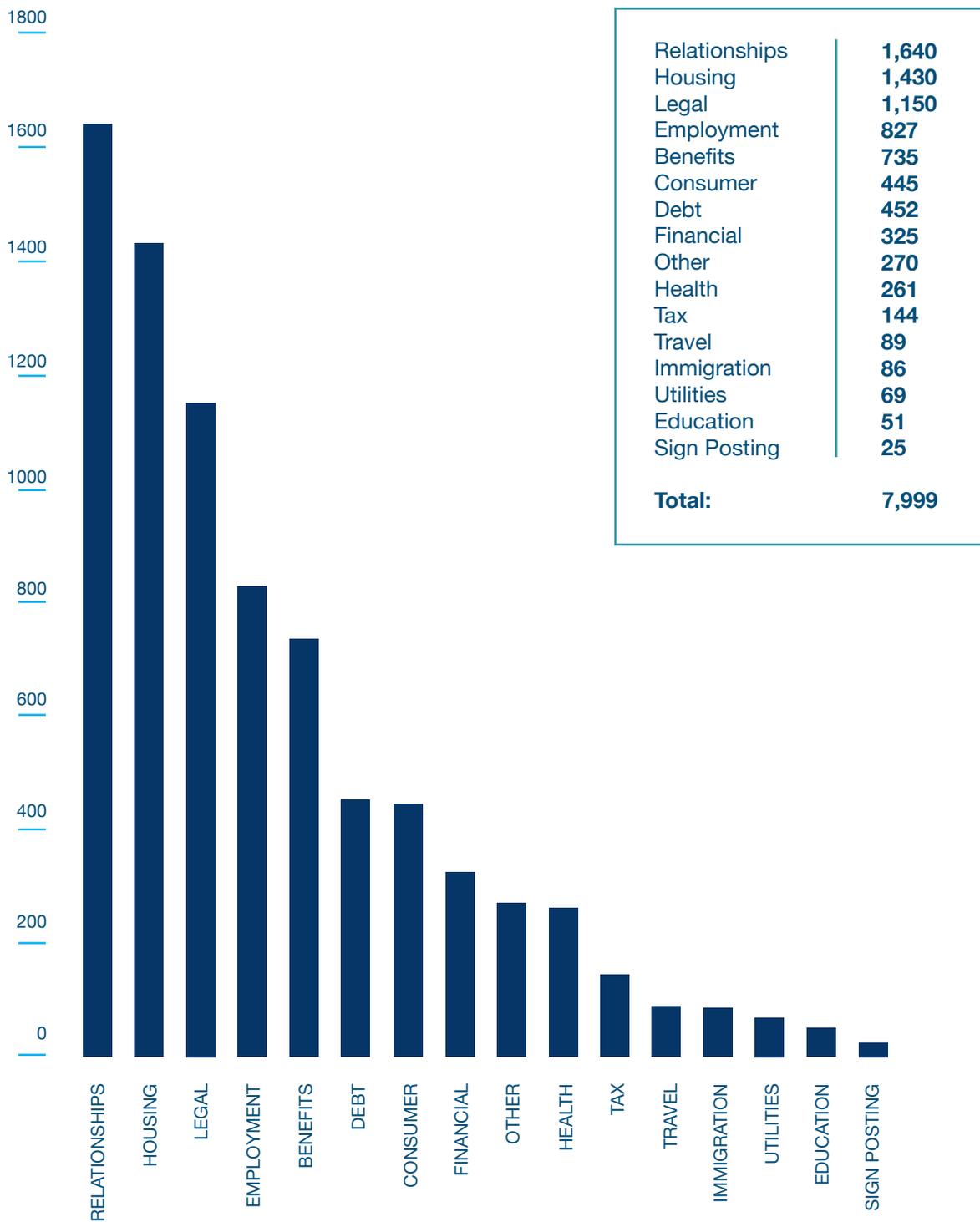
We also offer advice over the phone on 0800 735 0249, by e-mail on advice@cab.org.je and online at www.cab.org.je.

Our advice service is available from Monday to Friday 10.00 to 15.00 and of course, our website is accessible at any time.

Our clients' case studies are recorded and frequently used (anonymously) to campaign for policy changes that benefit everyone. All Citizens Advice Centres are members of Citizens Advice, the national organisation, which provides information systems, training and support.

Together we make up the Citizens Advice service.

NUMBER OF ADVICE ISSUES



TOP FIVE SINGLE ISSUES

| ISSUE | NUMBER |
|------------------------|--------|
| INCOME SUPPORT | 392 |
| CHILDREN | 351 |
| MAINTENANCE | 305 |
| RELATIONSHIP BREAKDOWN | 233 |
| LEGAL AID | 124 |

NUMBER OF CLIENT CONTACTS

NEW AND ONGOING PROBLEMS

| QUARTER 1 | QUARTER 2 | QUARTER 3 | QUARTER 4 | TOTAL |
|-----------|-----------|-----------|-----------|---------------|
| 2,827 | 2,695 | 2,711 | 2,982 | 11,215 |

WEBSITE STATISTICS

www.cab.org.je

| SITE USAGE | NUMBER |
|-------------------------------|---------|
| SESSIONS | 102,304 |
| PAGE VIEWS | 274,813 |
| VISITS [from Jersey users] | 57% |

www.jod.je

| SITE USAGE | NUMBER |
|-------------------------------|---------|
| SESSIONS | 45,991 |
| PAGE VIEWS | 115,869 |
| VISITS [from Jersey users] | 74% |

ECONOMIC VALUE OF VOLUNTEERING

In 2016 our dedicated team of volunteers gave a total **6,604** working hours to the local office with an economic value of **£108,988.25**.



Telephone
01534 724942



Web
www.cab.org.je



Email
advice@cab.org.je



St Paul's Centre, New Street,
St Helier. JE2 3WP

Jersey Citizens Advice plays an important role in the Island. Our mission is to provide free, independent, confidential and impartial information and advice that Islanders need for the problems they face. We champion the rights of individuals and promote equality and justice for all.

FUNDING

In 2016 our core funding was once again provided by Health and Social Services and we remain grateful to them for their ongoing support and recognition of the importance of our work. We also receive funding from a number of Parishes as well as grants from other bodies and donations from private individuals, all of which are crucial to our work.

BOARD

We are lucky to have a very strong, experienced and diverse Board. Every member contributes to our work in a number of ways, both through our regular meetings and on a day to day basis, and I thank them all for their contribution.

Our Board provides the strong governance required to manage the challenges which we face. One of these challenges is to ensure that we attract sufficient funding to continue to provide the services relied on by our clients. As our Treasurer records later in this report, in 2016 we faced a cut in our core funding but careful planning allowed us not only to manage this reduction but also to embark on important projects.

One of these in 2016 was to replace our client management system with up to date software. This work was led by Board member, David

Wood, who worked with staff and volunteers to ensure that the new system was implemented successfully with minimal disruption and I am grateful to them all for their efforts.

OUR WORK

In 2016 over 11,000 clients made contact with us either in person, on the telephone or used our on-line services. Without our services many Islanders would struggle to manage their debt, legal problems or social issues.

We are grateful to Advocate David Wilson who, in 2016, audited the quality of advice we provide. He reported that the standard of advice was high and appropriate. In addition, he provided some observations on how we could continue to improve the way we deliver advice and I am pleased to report that these have now been implemented.

We also continued our involvement in social issues and our Chief Executive reports on the work to improve Access to Justice as well as expansion of the Discrimination Law.

OFFICE TEAM

Led by our Chief Executive, our team of volunteers provide the advice, supported by three full-time and five part-time paid staff. I would like to thank them all for their hard work and commitment to the service.

ACHIEVEMENTS IN 2016 AND AMBITIONS FOR 2017

April of 2016 saw a small but important piece of legislation being enacted. The Debt Remission (individuals) (Jersey) Law 2016 had been a long-standing campaigning issue for our office and we are grateful to Senator Sir Philip Bailhache for pushing forward with this important piece of social legislation that will ultimately bring light into the lives of those who find themselves on a path of spiralling debt. People now have an opportunity to access an up-to-date, out of court debt remedy which had been lacking in Jersey for so very long.

ACCESS TO JUSTICE

In August, 2016, The Access to Justice Review published some firm conclusions, producing its third interim report with recommendations that can be taken forward to help to remove the barriers for those seeking access to the justice system. Promoting the Community Mediation Service, provided by this office and, with the support of The Jersey Legal Information Board, offering legal information in plain English, via our website www.cab.org.je are just two examples of the findings in this report.

I am encouraged to see that proper and wide consultation is being undertaken before any changes are made to the Legal Aid system. This will hopefully allow us to arrive at a Legal Aid system which is fair for all concerned and, crucially ensures access to justice for those members of our community who depend on it. Being part of the solution and along with the Jersey Consumer Council, being able to bring the consumer voice to the table has been an eye-opening opportunity and, to some degree, one from which both of our organisations have benefitted.

ACCESS TO SERVICES

Digital communications and ease of access to services have again been high on our agenda and with continued financial assistance from Health and Social Services we have been progressing with our work on the Jersey Online Directory www.jod.je This site will continue to prove its worth in the coming years as it integrates into the way that people access local health services, activities and support groups. We continue to use our social media channels to reach our clients, to inform and educate on all aspects of our service and the advice that we offer. Being pro-active and helping to alleviate problems before they have a chance to develop and escalate, is as important as being available to help pick up the pieces when things go catastrophically wrong in people's lives.

DISCRIMINATION LAW

September of last year was the month when discrimination on the grounds of age was the next piece of law to come in to bolster up the suite of protected characteristics that have been growing in the last couple of years, adding to the established protection for race, sex, sexual orientation, gender reassignment and pregnancy and maternity. Disability as a protected characteristic is now our firm focus and I am confident that this will come in 2018, with 2017 perhaps being used to provide a period of consultation. Only then will we have a robust law that is akin to the UK Equality Act and the confidence that all our citizens' rights are fully enshrined in legislation.

FUNDERS AND SUPPORTERS

When I visited Warwick University with my Chair to attend our National Conference and Annual General Meeting, I was reminded that on a national level our charity is strong, positive and confident. This position is squared locally by the influence of our Board, the massive input that our volunteers provide and the commitment from our staff. Our funders and supporters also remind me that our great work is valued by the people within our community who need it most, our clients.

“May I take this opportunity to say a big thank you for your help; we are slowly recovering and rebuilding our lives.”

Whilst 2016 may go down in history as the year in which the unthinkable became the new reality, the Board has continued its focus on best practice governance and financial prudence in order to strengthen the organisation's ability to weather the unexpected. One of the key roles of the Board is to scan the horizon for future issues or events that may impact our ability to deliver against our strategy, and 2016 has indeed demonstrated that in action.

As advised in 2015, this year core funding from our main sponsor, the Department for Health and Social Services (H&SS) was cut by 2%, resulting in a decrease in income of just over £4,500. Coupled with this, the grant from Social Security (which supports our provision of the Discrimination Law advice service for non-employment related complaints) decreased from £18,000 in 2015 to £6,000 in 2016. Each year we are fortunate to benefit from generous donations from many of the parishes, for which we are very grateful. However, these are of course discretionary in nature and in 2016 this income source also fell by some 25%. Whilst the overall income position shows a slight uplift compared to 2015, this is somewhat misleading as it reflects increases in income from H&SS for the provision and maintenance of the Jersey Online Directory services, the costs of which are then borne in the expenses section of the profit and loss account.

In response to this, costs have been managed robustly during the year with some savings made in the number of full time equivalent staff (FTE). However, mindful that no pay increase had been awarded in 2015, the Board agreed to a 2% non-consolidated award during 2016. Despite the revenue challenges faced during the year, the Board has been able to realise a number of key initiatives thanks to the careful planning and horizon scanning of previous years. In particular, funds were committed for investment in a new Client Relationship Management system. This not only provides better quality and more accurate data for our advisers, but also enhanced data security and a more robust database platform going forward. In addition, the lease on the current premises at St Paul's Centre comes to an end in November 2017. In preparation for this the Board has been considering future premises requirements and has looked at a number of options, including a move to new premises as well as a refurbishment of the current location. I am pleased to report that the Board has agreed to transfer £25,000 to a specific project reserve for this purpose.

Overall reserves at the end of 2016 were £209,848, an increase of 24% on the previous year. The Board remains committed to allocating specific funds for key projects to ensure that its long-term, strategic initiatives can be delivered without being impacted by any year-on-year disruption to funding.

As part of a new Membership Agreement with Citizens Advice, the Board will be required to conduct self-assessment across a number of areas, including financial health. This will be done by submitting a quarterly, financial health monitoring return. It has long been standard practice to provide quarterly management accounts to the Board and therefore the new self-assessment should align well to the existing financial reporting model.

The organisation will continue to face new challenges as the nature of the demand for its services and the expectations of its clients change, and the continued focus on good governance and careful financial planning will help to ensure that it is flexible enough to withstand the unexpected, even if that is unthinkable.



In line with the strategic plan 2016-2018, Citizens Advice Jersey went live with the new client recording system, Microsoft Dynamics CRM, in autumn 2016. This contemporary and cloud-based information system has replaced the former one introduced in 2008, Microsoft Sharepoint, which became increasingly expensive to operate and affected core operations due to system crashes.

The planning and implementation of this system has taken considerable planning and has been phased in gently. Following the successful migration of core data in 2016, we have progressed further with the integration of 365 Microsoft Outlook software, which in due course will sync with CRM further increasing operational efficiency.

Both voluntary and paid staff have worked hard during training sessions and have embraced new and on-going changes. Adaptation to new working practices and increased responsibilities have been positively taken on board by staff, who are also keen to share new ideas about the way we work. The hard work and determination of all has been crucial to the successful implementation of this system and the increased productivity of redefined roles.

The CRM system remains a work-in-progress, and there have been a few challenges along the way. We have experienced setbacks with data mining and broken search functions. This has however, only highlighted the strengths of the people within the organisation; with the solution-focused mind-set and by working collaboratively with our IT consultants, C5 Alliance has meant swift action to overcome the problems we have faced.



Chief Executive: Malcolm Ferey

Manager: Angela Pigliacelli

Service Manager: Sophie Dimaro

Caseworkers: Val Macready P/T And Teresa Bewhay P/T

Gateway Portuguese Nationality Advice Worker: Anita De Andrade

Clerical Assistant: Sally Andrews P/T

VOLUNTEERS

 as at 31 December, 2016

Volunteer Supervisor:

Lynda Taylor.

Generalist Advisers:

Steve Cole, Victoria Donald, Jan Le Boutillier, Vanessa Nash, Ron Perkins, John Stephens, Kathy Gallaher, John Waters, Jane Yates, David Harrison, Jane Jehan, Janice Kearsey, Katie Le Quesne, Lorraine Claxton, Simon Cross, Jan Jackson, Bob Wareing-Jones and Charlotte Linney.

Trainee Generalist Advisers:

Mark Hayden, Andy Pemberton and Sheila Ponomarenko.

Receptionists and Administrators:

Marguerite Birch, Patrina Gray, Mary Karch, Eve Morcombe, Audrey Watkins, Methab Jamali, Kim Lock and Tristan Le Roy.

MANAGEMENT BOARD

 as at 31 December, 2016

Chair: Kate Jeggo

Vice-Chair: Susie Robins

Treasurer: Julie Fairclough

Company Secretary: Nicola Adamson

Stephen Clipp, Tino Perestrelo, Ed Sallis, David Wood, Juliet Karugahe, Lucy Le Brocq

Volunteer Representative: Lynda Taylor

TO OUR FUNDERS AND SUPPORTERS

The Health and Social Services Department
The Social Security Department
The Jersey Legal Information Board
The Lloyds Bank Foundation
The Association of Jersey Charities
The E.V.A. Rouse Settlement
The Colin Lowndes Family Trust
The Jersey Electricity Company
The Channel Islands Co-operative Society
Viberts (Jersey Lawyers)
Alex Picot Chartered Accountants
Advocate David Wilson

Parish of St Helier
Parish of St Clement
Parish of St John
Parish of St Saviour
Parish of St Martin
Parish of St Peter
Parish of St Lawrence
Parish of St Breilade

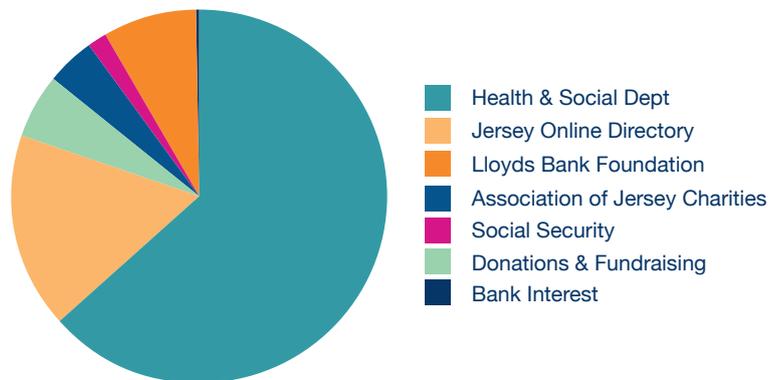
“Since committing to this new way of working with my money, a few little miracles have come my way.”

“I am so glad we came to see you as it’s made us both think and not waste money.”

This is a summary of our income and expenditure in 2016 extracted from our audited accounts prepared by Alex Picot, chartered accountants. The full set of accounts can be viewed on our website: www.cab.org.je

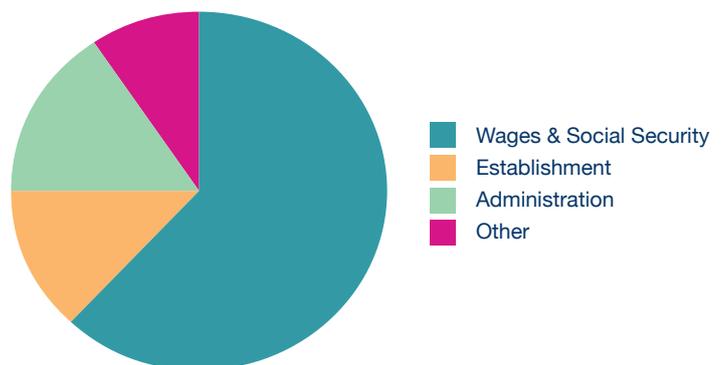
INCOME

| INCOME | AMOUNT |
|---------------------------------|----------------|
| Health & social Dept. | 224,134 |
| Jersey Online Directory | 59,080 |
| Lloyds Bank Foundation | 20,000 |
| Association of Jersey Charities | 15,000 |
| Social Security | 6,000 |
| Donations & Fundraising | 28,400 |
| Bank Interest | 116 |
| TOTAL | 352,730 |



EXPENDITURE

| EXPENDITURE | AMOUNT |
|-------------------------|----------------|
| Wages & Social Security | 193,701 |
| Establishment | 41,015 |
| Administration | 48,654 |
| Other | 29,100 |
| TOTAL | 312,470 |





HOW TO CONTACT US

VISIT US AT:

ST PAUL'S CENTRE, NEW STREET, ST HELIER
MONDAY TO FRIDAY 10.00 TO 15.00

TELEPHONE US ON:

FREEPHONE: 0800 735 0249

E-MAIL US AT:

advice@cab.org.je

FOLLOW US ON FACEBOOK AND TWITTER AT:

<http://www.facebook.com/cab.jersey>

<https://twitter.com/CABJersey>

TO GET ADVICE ONLINE VISIT:

www.cab.org.je

